



The TRiB-Retired



July 2008

A Connecticut Retired Teachers Bulletin

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State of Connecticut
Teachers' Retirement Board
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Post Retirement Re-employment

45 % Rule

A retired member may be employed as a teacher or administrator in the public schools of Connecticut and earn up to **forty-five (45%) percent of the maximum salary level**, established by the school district for the position(s) occupied, per school year. The employing board of education should report all re-employment under the 45% rule on the Post Retirement Re-employment – 45% Rule form. If the position is a permanent position report the employee at the time of hire. If the position is per diem, report the employee in January and June or when the employee is nearing the 45% limit if earlier.

“Maximum salary level” for teachers or administrators is the highest rate of pay within the respective collective bargaining agreement; for superintendents it is the salary that would be paid if the position were to be advertised to be filled; for members who are teaching at any of the public state colleges or universities it would be the rate of pay for a Professor. Connecticut public school

teaching service is defined as employment in a position for which certification issued by the Connecticut State Department of Education is required (this includes Charter Schools, Magnet Schools and State Vocational–Technical Schools) or employment as a member of the professional staff of the State Department of Education or any of the public state colleges or universities. This limitation does not apply to employment as a teacher or administrator in another state or private school teaching.

SUBJECT SHORTAGE AREA

In the event a retiree works beyond the 45% limit, the pension benefit for such re-employed member will be suspended on the first day of the month in which the limitation has been exceeded. If the board of education fails to inform the Teachers' Retirement Board prior to the limit being reached, the member will be required to reimburse the Connecticut Teachers' Retirement Board any retirement benefits received in excess of the earnings limitation. Pension

benefits will resume on the first day of the month following the member's termination of service.

A retired member may be employed in a subject shortage area for up to two (2) years without impacting your retirement benefit. This employment should be reported on the Post Retirement Re-employment, Subject Shortage Area form when a retired member is serving in a position designated by the Commissioner of Education as a subject shortage area. Subject shortage areas for 2008-09 are as follows:

- Bilingual Education PK-12
- Comprehensive Special Ed 1-12
- English 7-12
- Intermediate Administrator (not Supts)
- Library Media Specialist
- Mathematics 7-12
- Science 7-12
- Speech and Language Pathology
- Technology Education PK-12
- World Languages 7-12

<http://www.ct.gov/trb/lib/trb/formsandpubs/postretemp0809.pdf>

Health Insurance Subsidy News

P.A. 08-112 effective July 1, 2008 provides for a double health insurance subsidy of \$220 per month for certain retired members, spouses, surviving spouses or civil union partners who meet all of the following criteria:

- 1) You have attained age 65, **and**
- 2) You do not qualify for Medicare Part A Health Insurance without paying a premium. (You might be eligible for Medicare on your own, or spouse's Medicare covered employment). Contact your local Social Security office for assistance in determining your eligibility for Medicare Part A., **and,**

- 3) You pay at least \$220 per month towards your health insurance premium for health coverage with the retiree's last employing board of education. This excludes the cost for dental coverage.

If you meet ALL of the above criteria, you are eligible for the double subsidy. If you do not meet ALL of the above criteria, you are not eligible for any increase in the subsidy.

If you are eligible for the subsidy you must complete the Application for \$220 Health Insurance Subsidy and return it to this office.

The application can be found on our website at:
<http://www.ct.gov/trb/lib/trb/formsandpubs/doublesubsidyap.pdf>

Please Note:

A surviving spouse is eligible for health insurance with the last employing board of education if ineligible for Medicare or through this office if participating in Medicare Parts A & B, until remarriage.

This is applicable regardless of whether or not your spouse is receiving a monthly beneficiary payment from this system.

IMPORTANT INFORMATION FOR RETIREES

PLAN D POP-UP

Plan D benefits that become effective on or after January 1, 2001 have a partial refund feature. In the event that the member and co-participant die before the funds have been depleted, a lump sum of any remaining balances in the account will be issued.

Should your Co-participant predecease you or you become divorced from your Co-participant, your benefit would "pop-up" to the unreduced benefit. All monthly benefit payments would cease upon your death. If you retired under Plan D and are either divorced or your co-participant has predeceased you, it is your responsibility to submit a copy of the divorce decree or death certificate to this office with a note stating you retired under Plan D and we will adjust your benefit accordingly.

OUT OF COUNTRY HEALTH CARE COVERAGE POLICY

The following out of country clarification to the Teachers' Retirement Board health plan, also known as the Stirling Plan, was approved by the Board at the meeting on Wednesday, June 25, 2008.

The Teachers' Retirement health plan will pay for emergency and acute care that occurs while traveling outside of the United States. The plan does not cover routine care or care for chronic conditions while a person lives or travels outside the United States, even if their stay is for less than one half the year. The Out of Country benefit may not be used to obtain care that is not available within the United States.

Link to health care plan document: http://www.ct.gov/trb/lib/trb/formsandpubs/SPD_2008WEB.pdf

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